The various recommendations made by the Committee need to be examined, debated and discussed before any action can be taken by the Government thereon.

Training of Assessment Officers

2367. DR. K. MALAISAMY: Will the PRIME MINISTER be pleased to state:

(a) whether in the light of audit findings and observations, it requires imparting of requisite training and expertise knowledge for the Assessing Officers on the special provisions of the Income Tax Act; and

(b) if so, what are the facilities and infrastructure available for this purpose?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) The Income-tax Department, through its apex training institution, the National Academy of Direct Taxes, Nagpur and its subordinate institutions, the 7 Direct Taxes Regional Training Institutes (DTRTI) at Chandigarh, Kolkata, Chennai, Bangalore, Mumbai, Ahmedabad and Lucknow, are already seized of the matter of imparting requisite training and knowledge of the highest rigour and quality to all its Assessing Officers. Such training is continuously being imparted in respect of all general and special provisions of the Income-tax Act.

(b) The facilities and infrastructure available for the above purpose are the training institutes stated in clause (a) above.

(i) The NADT, headed by a Director General (an Addl. Secretary rank officer) has a campus with state-of-the art lecture and conference halls, auditorium, library, residential accommodation and sporting and recreational facilities for all officers who undergo training. Training includes both a 16 month professional course for entry-level officers and in-service Courses of various specialized subjects that are conducted according to a scientific training calender through the year. Several in-house and visiting faculty members of knowledge, skills and repute conduct the training sessions.

(ii) The DTRTIs, headed by respective Commissioners of Income-tax (Joint Secretary-rank officers) too have training facilities. While a few of these are housed in buildings and premises owned by the Department, the others currently function from rented premises.

Recovery of Loans by Nationalised Banks

2368. SHRI VIJAYKUMAR RUPANI: Will the PRIME MINISTER be pleased to state:

(a) whether Government is aware that the Nationalised Banks are facing difficulty in the recovery of loans;

(b) if so, the numbers of loan-holders granted loans during last three years; and

(c) the number of defaulters showing outstanding loans against each of them?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) An efficient and effective legal and institutional framework is in place for expeditious recovery of bank loans. Nationalised banks have not indicated any impediment in recovery of their dues due to the existing legal and institutional framework.

(b) Does not arise.

(c) Credit Information Bureau (India) Limited (CIBIL) maintains a database on suit-filed accounts of Rs. 1 Crore and above and suit-filed accounts (wilful defaulters) of Rs. 25 Lakhs and above of the banks and Financial Institutions. The information can be accessed at CIBIL website *www.cibil.com.* Details of the number of accounts and amount outstanding against them of Nationalised Banks, as on 31.03.2008, are indicated below:-

Sl. No.	Item	No. of accounts	Amount (Rs. in crore)
1.	Defaulters of Rs. 1 crore and above (Non-suit filed)	1100	6,981
2.	Defaulters of Rs. 1 crore and above (Suit filed)	2456	18,549
3.	Willful defaulters (non-suit filed) of Rs. 25 lakhs and above	677	1,517
4.	Willful defaulters (Suit filed) of Rs. 25 lakhs and above	1589	5,136

Benefits of loan waiver scheme

2369. SHRI PRAKASH JAVADEKAR: Will the PRIME MINISTER be pleased to state:

(a) whether it is a fact that more than 60 million farmers out of total farming community of India have not received any benefit of loan waiver scheme declared by Government;

(b) if so, the reasons therefor; and

(c) how does Government propose to extend the benefits of the loan waiver scheme to the farmers who have not been benefited in the present scheme?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) and (b) Government of India has implemented Agricultural Debt Waiver and Debt Relief (ADWDR) Scheme, 2008, which covered all direct agricultural loans extended to 'marginal and small farmers' and 'other farmers' by Scheduled Commercial Banks, Regional Rural Banks, Cooperative Credit Institutions (including Urban Cooperative Banks) and Local Area Banks that were disbursed during the period from April 1, 1997 to March 31, 2007, were overdue on December 31, 2007 and that remained unpaid until February 29, 2008. In the case of small or marginal farmer, the entire 'eligible amount' was waived while in the case of 'other farmers',